SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT June 2018

SUDJECT	ACTION	CHARGING SECTIONS
Simple Cash Loans, Inc. dba	Settlement Agreement	Unlawful California Financing
Montana Capital Car Title Loans		Law Activity
	June 1, 2018	
North Hollywood, California		(Financial Code Sections
		22303, 22304, 22200, 22251(c),
		22305, 22306, 22156 and
		22346(b))
Baron Finance California, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Fresno, California	June 1, 2018	
		(Financial Code Sections
		22159 and 22715)
Guild Mortgage Company	Consent Order	Unlawful Residential Mortgage
		Lending Activity
San Diego, California	June 1, 2018	
		(Financial Code Sections
		50321, 50504 and 50513)

SUBJECT	ACTION	CHARGING SECTIONS
Express Cash Network, Inc.	Settlement Agreement	Unlawful California Deferred
		Deposit Transaction Law
La Verne, California	June 1, 2018	Activity
Riverside, California		
		(Financial Code Sections
		23050, 23058 and 23060)
Amerilink Escrow, Inc.	Order Appointing Limited Receiver	Unlawful Escrow Law
	to Liquidate and Wind Up Trust	Activity
Huntington Beach, California	Account Affairs	
		(Financial Code Section
	June 4, 2018	17635)
Efinity Financial Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Bedford, Texas	June 5, 2018	
		(Financial Code Sections
		22159 and 22715)
Money Wise Mortgage Ventures, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Westminster, California	June 6, 2018	
		(Financial Code Sections
		22159 and 22715)

SUBJECT	ACTION	CHARGING SECTIONS
Union Capital Associates, Inc.	Order Denying Finance Broker	Unlawful California Financing
	License Application	Law Activity
Santa Ana, California		
	June 6, 2018	(Financial Code Sections
		22100 and 22109)
Shift Finance, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
San Francisco, California	June 7, 2018	
		(Financial Code Sections
		22159 and 22715)
The Lending Partners, LLC dba	Settlement Agreement	Unlawful Residential Mortgage
GreenPath Lending, LLC		Lending Law Activity
	June 7, 2018	
Plano, Texas		(Financial Code Section
		50321)
Engs Commercial Finance Co.	Settlement Agreement	Unlawful California Financing
		Law Activity
Itasca, Illinois	June 8, 2018	
		(Financial Code Sections
		22159 and 22715)

SUBJECT	ACTION	CHARGING SECTIONS
ECF Funding LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Lisle, Illinois	June 8, 2018	
		(Financial Code Sections
		22159 and 22715)
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Highland Capital Group, Inc.	Statement in Support of Order	Unlawful Investment Adviser
John McPhail	Levying Administrative Penalties	Activity
Los Angeles, California	Statement in Support of Order to	(Corporations Code Sections
	Discontinue Violations	25249 and 25252)
	Order to Discontinue Violations	
	June 8, 2018	
Robert Mark Linderman	Consent Order	Unlawful Offer and Sale of
		Securities and Broker-Dealer
Lodi, California	June 8, 2018	and Investment Adviser Activity
Sherman Oaks, California		
		(Corporations Code Sections
		25110, 25210 and 25230)
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SUBJECT	ACTION	CHARGING SECTIONS
Glenn Lee Twyman, Jr.	Order Denying Mortgage Loan	Non-Issuance of Mortgage
Glein Lee 1 Wyman, 91.	Originator License Application	Loan Originator License
Greencastle, Pennsylvania	Originator Electise ripplication	Louir Originator License
Greeneustie, Termisyrvania	June 8, 2018	(Financial Code Sections
	valie 0, 2010	22109.1 and 50141)
		22103.11 and 30111)
Juan R. Villanueva	Settlement Agreement	Unlawful Escrow Law
Rosario Nunez		Activity
	June 8, 2018	
Downey, California	,	(Financial Code Sections
		17414 and 17414(a)(1))
iServe Residential Lending, LLC	Consent Order	Unlawful Residential Mortgage
		Lending Activity
San Diego, California	June 8, 2018	
		(Financial Code Sections
		50002, 50502, 50204(c),
		title 10 § 1950.314.4 and
		50701)
First California Mortgage Company	Order Revoking Mortgage Lenders	Unlawful Residential Mortgage
	License	Lending Activity
Petaluma, California		
	June 11, 2018	(Financial Code Sections
		50327, 50202, 50124 and
		title 10 § 1950.314.1)

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SUBJECT	ACTION	CHARGING SECTIONS
United Security Financial Corp.	Consent Order	Unlawful Residential Mortgage
		Lending Activity
Murray, Utah	June 11, 2018	
Sacramento, California		(Financial Code Sections
		50202 and title 10 § 1950.314.1)
Mindy Nimoy dba	Order Revoking the California	Unlawful California Deferred
San Pedro Payday Loans	Deferred Deposit Transaction Law	Deposit Transaction Law
	License of Mindy Nimoy Doing	Activity
San Pedro, California	Business As San Pedro Payday	·
	Loans	(Financial Code Section
		23052(a) and (b))
	June 12, 2018	
	,	
Crowdsite.com	Desist and Refrain Order	Unlawful Escrow Law
		Activity
Oldenzaal, Netherlands	June 12, 2018	
	, , , ,	(Financial Code Section
		17200)
Bizreef.com	Desist and Refrain Order	Unlawful Escrow Law
MeVideo Ltd.		Activity
	June 12, 2018	
Haifa, Israel	, in the second	(Financial Code Sections
		17200 and 17403)
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SUBJECT	ACTION	CHARGING SECTIONS
Freelancer.com	Desist and Refrain Order	Unlawful Escrow Law
Freelancer Technology Pty Ltd.		Activity
	June 12, 2018	
Sydney, Australia		(Financial Code Section
		17200)
DesignCrowd.com	Desist and Refrain Order	Unlawful Escrow Law
DesignCrowd Pty Ltd.		Activity
	June 12, 2018	
New South Wales, Australia		(Financial Code Section
		17200)
DoJobsOnline.com	Desist and Refrain Order	Unlawful Escrow Law
		Activity
	June 12, 2018	
		(Financial Code Section
		17200)
Fiverr.com	Desist and Refrain Order	Unlawful Escrow Law
Fiverr International Ltd.		Activity
	June 12, 2018	
Tel Aviv, Israel		(Financial Code Section
		17200)

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PeoplePerHour.com	Desist and Refrain Order	Unlawful Escrow Law
		Activity
	June 12, 2018	
		(Financial Code Sections
		17200 and 17403)
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ShortTask.com	Desist and Refrain Order	Unlawful Escrow Law
		Activity
Pasadena, California	June 12, 2018	
		(Financial Code Sections
		17200 and 17403)
		, , , , , , , , , , , , , , , , , , , ,
Workana.com	Desist and Refrain Order	Unlawful Escrow Law
Workana LLC		Activity
	June 12, 2018	
New York, New York	, and the second	(Financial Code Section
		17200)
		17200)
99Designs.com	Desist and Refrain Order	Unlawful Escrow Law
8		Activity
Oakland, California	June 12, 2018	
Oukiulia, Cultiotilia	June 12, 2010	(Financial Code Section
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		17200)

SUBJECT	ACTION	CHARGING SECTIONS
S Brown and Associates, LLC	Consent Order Revoking Investment	Unlawful Investment Adviser
	Adviser Certificate	Activity
San Francisco, California		
	June 12, 2018	(Corporations Code Section
		25232)
Claude G. Cossu	Consent Order	Unlawful Offer and Sale of
		Securities and Broker-Dealer
Fairfield, California	June 12, 2018	and Investment Adviser Activity
		(Corporations Code Sections
		25110, 25210 and 25230(a))
Cornerstone Realty Croup, Inc. aka	Desist and Refrain Order	Unlawful Offer and Sale of
CRG Properties LLC		Securities
CRG	June 13, 2018	
Rourke Oakland		(Corporations Code Section
John Francis Itzel		25401)
https://cornerstonerealtygroupinc.com		
Irvine, California		
Costa Mesa, California		

SUBJECT	ACTION	CHARGING SECTIONS
Val-Chris Investments, Inc.	Notice of Petition for Reinstatement	Unlawful California Financing
		Law Activity
Irvine, California	June 13, 2018	
		(Government Code Section
		11522)
Nevada RMS & Associates dba	Consent Order	Unlawful Residential Mortgage
RMS & Associates		Lending Activity
Residential Mortgage Services	June 14, 2018	
		(Financial Code Sections
Las Vegas, Nevada		50321 and 50513)
Active Mortgage Corp.	Settlement Agreement	Unlawful California Financing
		Law Activity
Culver City, California	June 18, 2018	
		(Financial Code Sections
		22159 and 22715)
ENE Elite National Escrow Inc.	Order Revoking Escrow Agent's	Unlawful Escrow Law
	License	Activity
Santa Rosa, California		
	June 18, 2018	(Financial Code Section
		17608)

SUBJECT	ACTION	CHARGING SECTIONS
Copperline Capital, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Chicago, Illinois	June 18, 2018	
		(Financial Code Sections
		22159 and 22715)
Veterans of America Mortgage Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Sherman Oaks, California	June 18, 2018	
		(Financial Code Sections
		22159 and 22715)
Sindeo, Inc.	Statement in Support of Order to	Unlawful Residential Mortgage
	Discontinue Violations	Lending Activity
San Francisco, California		
	Order to Discontinue Violations	(Financial Code Section
		50321)
	June 20, 2018	
Franklin Loan Corporation	Order to Discontinue Violations	Unlawful Residential Mortgage
		Lending Activity
Palm Desert, California	June 21, 2018	
		(Financial Code Section
		50321)

VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SUDJECT	ACTION	CHARGING SECTIONS
American Nationwide Mortgage Company, Inc.	Stipulation to Order to Discontinue	Unlawful Residential Mortgage
	Violations	Lending Activity
Tampa, Florida		
	Final Order to Discontinue	(Financial Code Section
	Violations	50321)
	June 21, 2018	
Hartford Financial Services, Inc.	Order to Discontinue Violations	Unlawful Residential Mortgage
,		Lending Activity
Schaumburg, Illinois	June 21, 2018	
		(Financial Code Section
	Statement in Support of Order to	50321)
	Discontinue Violations	
	June 22, 2018	
Rochford Financial Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Rancho Mirage, California	June 25, 2018	
		(Financial Code Sections
		22159 and 22715)

VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Specialty Funding Solutions, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Portland, Oregon	June 25, 2018	
		(Financial Code Sections
		22159 and 22715)
Homeward Residential, Inc.	Consent Order	Unlawful Residential Mortgage
		Lending Activity
Addison, Texas	June 26, 2018	
		(Financial Code Sections
		50314 and 50321)
Kahram Zamani	Order Denying Application for	Non-Issuance of Mortgage
	Mortgage Loan Originator	Loan Originator License
Vancouver, Washington	License	
		(Financial Code Sections
	June 27, 2018	50140 and 50141 (a)(3))
Pure Lending Solutions	Settlement Agreement	Unlawful California Financing
		Law Activity
San Rafael, California	June 27, 2018	
		(Financial Code Sections
		22159 and 22715)

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SUBJECT	ACTION	CHARGING SECTIONS
Francis Capital Management, LLC	Statement in Support of Order	Unlawful Offer and Sale of
	Imposing Administrative Penalties	Securities
Santa Monica, California		
,	June 29, 2018	(Corporations Code Sections
	,	25252, 25252(b) and 25245)
Access Point Financial, Inc.	Settlement Agreement	Unlawful California Financing
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Atlanta, Georgia	June 29, 2018	
i minum, storgen	0 5210 25, 2010	(Financial Code Sections
		22159 and 22715)
		22137 and 22113)
Deon Anthony Oden	Statement of Issues in Support of	Mortgage Loan Originator
, and the second	Notice of Intention to Issue Order	License
Eden Prairie, Minnesota	Denying Mortgage Loan Originator	
, , , , , , , , , , , , , , , , , , , ,	License Application	(Financial Code Sections
		22109.1 and 50141)
	June 29, 2018	22103.1 und 30111)
	Julie 25, 2010	
Sandton Credit Solutions Master Fund IV, LP	Settlement Agreement	Unlawful California Financing
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New York, New York	June 29, 2018	
Tion Tork, from Tork	25, 2010	(Financial Code Sections
		22159 and 22715)
		22139 and 22/13)

Realty Escrow Corporation	Accusation	Unlawful Escrow Law
Roberto Melchor		Activity
Frank Cancino	June 29, 2018	
		(Financial Code Sections
Commerce, California		17400, 17414(a)(1), 17420,
		17423 and 17608)
StoreFront Lenders, LLC aka	Settlement Agreement	Unlawful California Financing
StoreFrontLender.com aka		Law and Deferred Deposit
DOT818.com aka	June 29, 2018	Transaction Law Activity
Dot818		
		(Financial Code Sections
Glendale, California		22712, 22707.5, 23050 and
		23058)